



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Levchin, et al.  
Application No. : 09/560,215  
Filed : April 28, 2000  
Docket : PAY00-001  
Title : System and Method for Electronically Exchanging Value  
Among Distributed Users

Group/Art Unit : 2164  
Examiner : Vincent A. Millin

*#7/a*  
*S. Calles*  
*4-23-02*  
**RECEIVED**

APR 22 2002

Technology Center 2100

**REPLY UNDER 37 C.F.R. § 1.111**

Honorable Commissioner of Patents  
Washington, DC 20231

04/18/2002 66EBREGI 00000101 09560215

01 FC:103  
02 FC:102

90.00 OP  
504.00 OP

Sir:

In response to the Office Action mailed January 15, 2002, please amend the subject application as follows and consider the following Remarks. Marked-up versions of all amendments are provided in the attached Appendix.

**AMENDMENTS**

**In the Specification:**

*Please insert the following paragraph on page 1, before line 10:*

*a 1*  
This application claims the benefit of U.S. Provisional Patent Applications 60/131,985 (filed April 30, 1999), 60/144,633 (filed July 19, 1999) and 60/172,311 (filed December 17, 1999).

**In the Claims:**

Clean versions of all pending claims of the application are presented here, including those that have not been amended.

*a 2* *sub 1* 1. (Once Amended) A method of facilitating a value exchange between